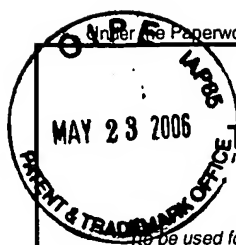


Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

**TRANSMITTAL  
FORM**

(to be used for all correspondence after initial filing)

Application Number	10/040,911
Filing Date	October 26, 2001
First Named Inventor	Ray BERG, et al.
Group Art Unit	2131
Examiner Name	
Attorney Docket Number	10251-052

Total Number of Pages in This Submission

**ENCLOSURES (check all that apply)**

- ☐ Fee Transmittal Form  
☐ Fee Attached
- ☐ Amendment / Reply  
☐ After Final  
☐ Affidavits/declaration(s)
- ☐ Extension of Time Request  
☐ Express Abandonment Request  
☒ Information Disclosure Statement  
☐ Certified Copy of Priority Documents  
☐ Response to Missing Parts/  
 Incomplete Application
- ☐ Response to Missing Parts  
 under 37 CFR 1.52 or 1.53

- ☐ Drawing(s)  
☐ Licensing-related Papers  
☐ Petition  
☐ Petition to Convert to a  
 Provisional Application  
☐ Power of Attorney, Revocation  
 Change of Correspondence  
 Address  
☐ Terminal Disclaimer  
☐ Request for Refund  
☐ CD, Number of CD(s) \_\_\_\_\_

- ☐ After Allowance Communication  
 to Group  
☐ Appeal Communication to Board  
 of Appeals and Interferences  
☐ Appeal Communication to Group  
*(Appeal Notice, Brief, Reply Brief)*  
☐ Proprietary Information  
☐ Status Letter  
☒ Other Enclosure(s) *(please  
 identify below):*

1-PTO/SB/08A Form and copies of  
 non-U.S. references  
 2-Return postcard

Remarks

**SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT**Firm  
or  
Individual Name

Tzvi Hirshaut, Reg. No. 38,732

Signature

Date

May 18, 2006

**CERTIFICATE OF TRANSMISSION/MAILING**

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as First Class Mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.

Typed or printed name

Menaz Ahmed

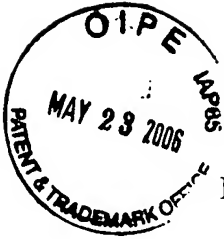
Signature

Date

May 18, 2006

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option.



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Patent Application of : Ray BERG, et al.  
U.S. Serial No. : 10/040,911  
Filing Date : October 26, 2001  
Title of the Invention : IDENTITY INSURANCE TRANSACTION  
METHOD  
Art Unit : 2131

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Applicants submit herewith a PTO/SB/08A citation form in order to comply with the Applicant's duty of disclosure. These references were cited in application ser. no. 10/045,658, filed October 26, 2001 and entitled "Integrated Suite of Products/Services for Conducting Business Online." The '658 application incorporates by reference provisional application no. 60/243,601 filed October 26, 2000, of which the present application claims the benefit.

Applicants respectfully request that the documents listed be considered by the Examiner and be made of record in the above-identified application. Copies of the non-US references are being submitted herewith. However, copies of the US references listed thereon are not being submitted herewith, but Applicants will be happy to submit copies should the Examiner so request.

It is believed that no fees are due in connection with the filing of this Supplemental Information Disclosure Statement because this Supplemental Information Disclosure Statement is being submitted before the issuance of a first Office Action. However, should any fees be due in connection with this submission the Commissioner is authorized to deduct these fees from Deposit Account No. 16-2500.

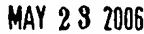
Respectfully submitted,  
PROSKAUER ROSE LLP  
Attorneys for the Applicant(s)

By Tzvi Hirshaut  
Tzvi Hirshaut  
Reg. No. 38,732

18 May 2006

PROSKAUER ROSE LLP  
1585 Broadway  
New York, NY 10036-8299  
Tel: (212) 969-3000

Enclosures: PTO/SB/08A Form & cited non-US references



Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

**Complete if Known**

**(Use as many sheets as necessary)**

Sheet	1	of	2
-------	---	----	---

Application Number	10/040,911
Filing Date	October 26, 2001
First Named Inventor	Ray BERG,et al.
Art Unit	2131
Examiner Name	
Attorney Docket Number	10251-052

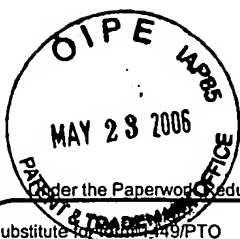
[illegible][illegible]

Date Considered	
-----------------	--

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

*If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.*



PTO/SB/08B (07-05)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for PTO Form 149/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

**Complete if Known**

Application Number	10/040,911
Filing Date	October 26, 2001
First Named Inventor	Ray BERG, et al.
Art Unit	2131
Examiner Name	
Attorney Docket Number	10251-052

Sheet 2 of 2

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		Jeffery A. Siderius, Insurance For Electronic Data Risks: An Idea whose Time Has Come?, Mealey's Technology Litigation and Insurance, March, 1999, Vol.1, #1, (4 pages).	
		Daniel S. Levine, Cargo Insurance, World Trade, August 1997, Vol. 10, Issue 8, (3 pages).	
		"Net Exporter," Campbell, A.J., Business America, September 1998, Vol. 119, Issue 9, (3 pages).	
		"Covering Ocean Cargo," Fletcher, Doyle W., American Agent & Broker, October 1997, Vol. 69, Issue 10, (5 pages).	
		"Delivering the Goods for Truckers," Brown, Marshall, American Agent & Broker, October 1996, Vol.68, Issue 10, (5 pages).	

Examiner Signature	Date Considered
--------------------	-----------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.